

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 16–22832–RG
Chapter: 13
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Orville Malcolm
1978 Hillside Avenue
Union, NJ 07083

Marcia Malcolm
1978 Hillside Avenue
Union, NJ 07083

Social Security No.:

xxx–xx–0316

xxx–xx–9630

Employer's Tax I.D. No.:

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on September 26, 2016.

On 3/21/19 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Rosemary Gambardella on:

Date: April 17, 2019
Time: 08:30 AM
Location: Courtroom 3E, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark,
NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: March 21, 2019

JAN: wdh

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Orville Malcolm
 Marcia Malcolm
 Debtors

Case No. 16-22832-RG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 185

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 Total Noticed: 72

Date Rcvd: Mar 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2019.

db/jdb +Orville Malcolm, Marcia Malcolm, 1978 Hillside Avenue, Union, NJ 07083-4408
 aty Pluese, Becker & Saltzman, 20000 Horizon Way, Suite 900, Mt. Laurel, NJ 08054-4318
 cr +PROBER & RAPHAEL,, 20750 Ventura Boulevard, Suite 100, Woodland Hills,, CA 91364-6207
 516269545 American Education Services, Payment Center, Harrisburg, PA 17130-0001
 516269552 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Citibank Sd., Attn: Bankruptcy Department, PO Box 20363,
 Kansas City, MO 64195)
 516269554 ++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239
 (address filed with court: Citifinancial, 300 Saint Paul Place, Baltimore, MD 21202)
 516269549 Chase Bank USA, Bank One Card, Elgin, IL 60124
 516269550 +Chase Manhattan Mortgage, Attn: Bankruptcy Department, 3415 Vision Drive,
 Columbus, OH 43219-6009
 516269551 +Chase Mht Bank, Attn: Bankruptcy Department, PO Box 15298, Wilmington, DE 19850-5298
 516269555 +Consumer Portfolio Service, Attn: Bankruptcy, 19500 Jamboree Road, Irvine, CA 92612-2411
 516269557 +DPL Assc Ltd, PO Box 188, Congers, NY 10920-0188
 516444981 ECMC, PO Box 16408, Saint Paul MN 55116-0408
 516269558 ECMC, PO Box 64909, Saint Paul, MN 55164-0909
 516269559 +EFS Finance, 1200 North 7th Street, Harrisburg, PA 17102-1419
 516269561 +First Premier Bank, 601 South Minnesota Avenue, Sioux Falls, SD 57104-4868
 516269563 Green Tree Servicing LLC (now Ditech Financial LLC, PO box 94710, Palatine IL 60094-4710
 516269564 +HSBC Bank, PO Box 2013, Buffalo, NY 14240-2013
 516269565 +HSBC/RS, PO Box 30253, Salt Lake City, UT 84130-0253
 516269566 +Imaging Consultants of Essex, PO Box 3247, Indianapolis, IN 46206-3247
 516269567 +Industrial Accep Corp, 138 Orange Street, New Haven, CT 06510-3121
 516269569 +Investors Savings Bank, 101 JFK Parkway, Short Hills, NJ 07078-2793
 516269570 +LCT Medical, 1182 Stuyvesant Avenue, Floor 1, Irvington, NJ 07111-1057
 516269574 +Metabank Fingerhut, 600 Main Avenue, PO BOX 98, Brookings, SD 57006-0098
 516269577 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, Attn: Bankruptcy Department,
 350 Highland Drive, Lewisville, TX 75067)
 516269583 +PVN/C, PO Box 15298, Wilmington, DE 19850-5298
 516269581 Phillips & Cohen Associates, Ltd., Mail Stop: 146, 1002 Justison Street,
 Wilmington, DE 19801-5148
 516269582 +Pluese, Becker & Saltzman, LLC, 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318
 516269585 +Saxon Mortgage Service, 4700 Mercantile Drive North, Fort Worth, TX 76137-3605
 516269586 +Sears/CBNA, PO Box 6282, Sioux Falls, SD 57117-6282
 516269587 +State of New Jersey, Department of Labor, PO Box 951, Trenton, NJ 08625-0951
 517268386 +THE BANK OF NEW YORK MELLON, et al, c/o Carrington Mortgage Services, LLC,
 1600 South Douglass Road, Anaheim, CA 92806-5948
 517268387 +THE BANK OF NEW YORK MELLON, et al, c/o Carrington Mortgage Services, LLC,
 1600 South Douglass Road, Anaheim, CA 92806, THE BANK OF NEW YORK MELLON, et al,
 c/o Carrington Mortgage Services, LLC 92806-5948
 516269589 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Motor Credit, 4 Gatehall Drive, Suite 350,
 Parsippany, NJ 07054)
 516269588 +Target Credit Card, Attn: Financial & Retail Services, Mailstop BT, PO Box 9475,
 Minneapolis, MN 55440-9475
 516269590 +Toyota Motor Credit Company, Toyota Financial Services, PO Box 8026,
 Cedar Rapids, IA 52408-8026
 516269596 +WF Finanacial Bank, Attn: Bankruptcy Department, PO Box 10438, Des Moines, IA 50306-0438
 516269597 +WF Financial, Attn: Bankruptcy Department, PO Box 29704, Phoenix, AZ 85038-9704
 516269595 +Wells Fargo, 800 Walnut Street, Des Moines, IA 50309-3891
 516269598 +XLS/Cit Bank, One CIT Drive, Livingston NJ 07039-5703

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 21 2019 23:46:17 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 21 2019 23:46:16 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Mar 21 2019 23:49:16 Ascension Capital Group,
 HSBC Auto Finance, PO Box 201347, Arlington, TX 76006-1347
 lm E-mail/PDF: gecsed@recoverycorp.com Mar 21 2019 23:48:04 Green Tree Servicing, LLC,
 332 Minnesota Street, Suite 610, Saint Paul, MN 55101
 516297208 E-mail/Text: bankruptcy@consumerportfolio.com Mar 21 2019 23:46:28
 CONSUMER PORTFOLIO SERVICES, INC., PO BOX 57071, IRVINE, CA 92619 - 7071
 516269546 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Mar 21 2019 23:49:18
 Capital One Auto Finance, 3905 N. Dallas Parkway, Plano, TX 75093-7892
 516294268 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Mar 21 2019 23:48:45
 Capital One Auto Finance, Attn: Portfolio Services, LP, 4515 N Santa Fe Ave., Dept. APS,
 Oklahoma City, OK 73118-7901
 516269547 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 21 2019 23:48:15 Capital One Bank,
 Attn: Bankruptcy Department, PO Box 30285, Salt Lake City, UT 84130-0285

District/off: 0312-2

User: admin
Form ID: 185

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Total Noticed: 72

Date Rcvd: Mar 21, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516487606 +E-mail/Text: bnc@bass-associates.com Mar 21 2019 23:45:27 Cavalry SPV I, LLC,
c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
516334021 +E-mail/Text: bncmail@w-legal.com Mar 21 2019 23:46:27 Cerastes, LLC,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516269548 +E-mail/Text: bk.notifications@jpmchase.com Mar 21 2019 23:46:08 Chase Auto,
Attn: National Bankruptcy Department, PO Box 29505, Phoenix, AZ 85038-9505
516269556 +E-mail/PDF: creditonebknotifications@resurgent.com Mar 21 2019 23:48:14 Credit One Bank,
PO Box 98873, Las Vegas, NV 89193-8873
516269560 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 21 2019 23:46:03 Fashion Bug,
PO Box 182273, Columbus, OH 43218-2273
516269562 +E-mail/PDF: gecsedirecoverycorp.com Mar 21 2019 23:49:03 GEMB, Walmart,
Attn: Bankruptcy Department, PO Box 103104, Roswell, GA 30076-9104
516269568 E-mail/Text: cio.bncmail@irs.gov Mar 21 2019 23:45:47 Internal Revenue Service,
PO Box 7346, Philadelphia, PA 19101-7346
516472699 E-mail/Text: JCAP_BNC_Notices@jcap.com Mar 21 2019 23:46:29 Jefferson Capital Systems LLC,
Po Box 7999, Saint Cloud Mn 56302-9617
516269572 +E-mail/Text: bkr@cardworks.com Mar 21 2019 23:45:17 Merrick Bank,
Attn: Bankruptcy Department, PO Box 9201, Old Bethpage, NY 11804-9001
516269571 +E-mail/Text: bkr@cardworks.com Mar 21 2019 23:45:17 Merrick Bank, Attn: Bankruptcy,
PO Box 9201, Old Bethpage, NY 11804-9001
516269573 +E-mail/Text: bnc-bluestem@quantum3group.com Mar 21 2019 23:46:47 Metabank, Fingerhut,
6250 Ridgewood Road, Saint Cloud, MN 56303-0820
516269575 +E-mail/Text: bankruptcydpt@mcmcg.com Mar 21 2019 23:46:15 Midland Funding,
8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
516269578 E-mail/PDF: pa_dc_claims@navient.com Mar 21 2019 23:49:17 Navient, PO Box 9500,
Wilkes Barre, PA 18773-9500
516269579 +E-mail/PDF: pa_dc_claims@navient.com Mar 21 2019 23:48:46 Navient,
Attn: Claims Department, PO Box 9500, Wilkes Barre, PA 18773-9500
516269580 +E-mail/PDF: gecsedirecoverycorp.com Mar 21 2019 23:48:04 PC Richards & Sons,
Attn: Bankruptcy Department, PO Box 103104, Roswell, GA 30076-9104
516487688 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 21 2019 23:48:12
Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541
516432325 +E-mail/Text: JCAP_BNC_Notices@jcap.com Mar 21 2019 23:46:29 Premier Bankcard, Llc,
c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
516430768 E-mail/Text: bnc-quantum@quantum3group.com Mar 21 2019 23:46:10
Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788,
Kirkland, WA 98083-0788
516285802 E-mail/Text: bnc-quantum@quantum3group.com Mar 21 2019 23:46:09
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516269584 +E-mail/Text: bankruptcy@savit.com Mar 21 2019 23:47:01 Sa-Vit Enterprises,
46 W Ferris Street, East Brunswick, NJ 08816-2159
516497487 E-mail/Text: bankruptcy.bnc@ditech.com Mar 21 2019 23:45:56 The Bank of New York Mellon,
c/o Ditech Financial LLC, PO Box 6154, Rapid City, SD 57709-6154
516269591 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Mar 21 2019 23:45:20
Verizon, 500 Technology Drive, Suite 30, Saint Charles, MO 63304-2225
516269592 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Mar 21 2019 23:45:20
Verizon Wireless, 500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225
516269593 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 21 2019 23:46:03 Victoria's Secret,
Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
516269594 +E-mail/Text: collect@williamsalexander.com Mar 21 2019 23:45:55 Waassociates, PO Box 2148,
Wayne, NJ 07474-2148

TOTAL: 33

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516269553* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Citibank USA, Citicorp Credit Service,
Attn: Bankruptcy Department, PO Box 20507, Kansas City, MO 64195)
516269576* +Midland Funding LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 23, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 21, 2019 at the address(es) listed below:

Angela Nascondiglio on behalf of Debtor Orville Malcolm nascondiglio@middlebrooksshapiro.com
Angela Nascondiglio on behalf of Joint Debtor Marcia Malcolm
nascondiglio@middlebrooksshapiro.com
Brian C. Nicholas on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHOLDERS OF THE CWABS INC., ASSET-BACKED
CERTIFICATES, SERIES 2007-BC3 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Celine P. Derkrikorian on behalf of Creditor Ditech Financial LLC njecfmail@mwc-law.com
Jessica M. Minneci on behalf of Joint Debtor Marcia Malcolm jminneci@middlebrooksshapiro.com
Jessica M. Minneci on behalf of Debtor Orville Malcolm jminneci@middlebrooksshapiro.com
Marie-Ann Greenberg magecf@magtrustee.com
Melinda D. Middlebrooks on behalf of Joint Debtor Marcia Malcolm
middlebrooks@middlebrooksshapiro.com, melindamiddlebrooks@gmail.com
Melinda D. Middlebrooks on behalf of Debtor Orville Malcolm
middlebrooks@middlebrooksshapiro.com, melindamiddlebrooks@gmail.com
Scott D. Sherman on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHOLDERS OF THE CWABS INC., ASSET-BACKED
CERTIFICATES, SERIES 2007-BC3 ssherman@minionsherman.com

TOTAL: 10